

**Table I.D.4(1997) Percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 1997**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	51.9%	41.0%	42.3%	45.7%	48.9%	58.4%	42.6%	54.6%
Industry group **								
Agric., fish., forest.	40.0%	42.1%	45.7%	37.9%	35.2%	54.7%	45.2%	35.7%
Mining	78.4%	72.4%	71.1%	84.9%	85.0%	74.5%	76.5%	79.5%
Construction	50.5%	47.3%	51.3%	49.3%	51.7%	61.0%	50.7%	50.2%
Manufacturing	58.7%	46.2%	47.3%	48.4%	53.3%	65.0%	48.2%	60.2%
Transp., commu., util.	60.7%	37.8%	48.9%	56.9%	58.7%	64.2%	47.2%	62.7%
Wholesale trade	54.5%	43.8%	46.8%	46.1%	54.6%	61.3%	43.7%	58.3%
Retail Trade	46.9%	36.0%	38.3%	41.1%	39.7%	52.9%	38.1%	49.4%
Fin., ins., real est.	50.1%	38.5%	41.5%	46.6%	48.6%	53.8%	40.5%	52.4%
Services	46.4%	39.7%	35.7%	40.0%	45.3%	53.0%	38.0%	49.4%
Unknown	77.7%	77.7%	0.0%	0.0%	0.0%	0.0%	77.7%	0.0%
Ownership								
For profit, incorporated	53.2%	40.4%	43.5%	46.6%	50.1%	59.8%	43.1%	56.2%
For profit, unincorporated	43.1%	38.1%	42.2%	42.2%	43.1%	50.8%	39.7%	46.3%
Nonprofit	47.0%	51.7%	33.2%	39.4%	44.4%	52.1%	40.1%	48.3%
Unknown	56.3%	48.0%	39.2% *	62.4%	55.3%	56.9%	53.7%	56.5%
Age of firm								
Less than 5 years	43.5%	42.0%	42.1%	44.4%	44.6%	47.6%	42.1%	46.1%
5-9 years	42.6%	38.3%	40.2%	40.9%	46.0%	52.8%	39.7%	46.1%
10-19 years	45.4%	37.4%	42.3%	44.8%	41.3%	61.2%	41.5%	49.0%
20 or more years	52.1%	45.5%	42.9%	46.9%	47.6%	58.4%	44.6%	53.9%
Unknown	57.1%	38.3%	46.4%	49.1%	54.6%	58.5%	44.6%	57.5%
Multi/single status								
2 or more locations	56.2%	50.3%	42.6%	47.6%	51.3%	58.5%	43.8%	56.7%
1 location only	44.1%	40.7%	42.3%	45.0%	45.1%	54.9%	42.4%	46.3%
Percent full-time employees								
Less than 25%	43.1%	37.0%	43.8%	33.2%	39.9%	51.9%	36.7%	45.8%
25-49 %	45.1%	40.9%	32.7%	27.1%	43.9%	50.6%	32.7%	48.0%
50-74 %	44.8%	32.4%	37.0%	41.4%	42.5%	51.8%	34.9%	48.3%
75% or more	53.1%	42.6%	43.2%	47.0%	49.9%	59.5%	44.0%	55.7%
Union presence								
No union employees	48.5%	39.5%	41.2%	44.8%	46.6%	55.3%	41.5%	51.3%
Has union employees	63.1%	70.4%	63.2%	55.6%	62.3%	63.8%	63.7%	63.1%
Unknown	57.4%	38.6%	35.4%	42.9%	49.1%	62.0%	36.4%	59.7%
Percent low wage employees **								
50% or more low wage	39.4%	36.5%	37.4%	33.9%	34.6%	48.6%	36.5%	40.3%
Less than 50% low wage	50.2%	41.5%	42.5%	46.4%	49.3%	59.0%	43.0%	53.5%
Unknown	57.0%	35.3%	42.9%	44.6%	52.9%	58.4%	39.8%	57.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.D.4(1997) Standard error for percent of private-sector employees enrolled in a health insurance plan that take family coverage by firm size and selected characteristics: United States, 1997**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.36%	1.52%	1.24%	0.92%	1.11%	0.50%	0.76%	0.41%
Industry group **								
Agric., fish., forest.	4.76%	5.65%	3.45%	9.25%	9.97%	13.62%	3.91%	6.72%
Mining	4.23%	14.74%	17.32%	11.65%	22.61%	11.51%	10.81%	3.84%
Construction	1.91%	3.41%	3.05%	2.86%	4.21%	3.53%	1.73%	3.46%
Manufacturing	0.53%	1.67%	3.74%	1.82%	1.62%	0.53%	1.51%	0.60%
Transp., commu., util.	1.26%	5.24%	4.99%	3.70%	3.36%	1.63%	3.26%	1.17%
Wholesale trade	1.45%	2.19%	2.23%	2.85%	1.53%	2.03%	1.24%	1.58%
Retail Trade	0.94%	2.85%	2.01%	1.45%	1.77%	0.99%	1.28%	1.00%
Fin., ins., real est.	1.47%	3.68%	2.80%	2.98%	2.14%	1.38%	2.73%	1.46%
Services	0.72%	2.33%	1.24%	1.47%	0.93%	1.28%	0.92%	0.83%
Unknown	20.49%	20.49%	0.00%	0.00%	0.00%	0.00%	20.49%	0.00%
Ownership								
For profit, incorporated	0.44%	1.29%	1.42%	0.94%	1.13%	0.45%	0.79%	0.47%
For profit, unincorporated	1.13%	1.98%	3.56%	1.70%	2.68%	3.27%	1.64%	1.31%
Nonprofit	1.00%	4.52%	2.82%	2.62%	1.77%	1.97%	1.77%	1.26%
Unknown	2.07%	7.01%	12.21% *	5.06%	4.30%	2.50%	5.85%	2.04%
Age of firm								
Less than 5 years	0.83%	1.73%	2.69%	1.60%	4.71%	3.34%	1.36%	1.87%
5-9 years	1.33%	1.66%	3.15%	2.23%	2.74%	4.65%	1.58%	2.17%
10-19 years	0.92%	1.75%	2.56%	2.19%	2.65%	1.14%	1.52%	1.67%
20 or more years	0.67%	2.82%	1.35%	1.30%	1.61%	0.85%	1.58%	0.71%
Unknown	0.62%	7.05%	3.39%	1.08%	1.94%	0.86%	2.03%	0.64%
Multi/single status								
2 or more locations	0.33%	3.89%	2.84%	1.56%	1.33%	0.49%	1.45%	0.35%
1 location only	0.64%	1.53%	1.44%	1.12%	2.15%	2.36%	0.79%	1.22%
Percent full-time employees								
Less than 25%	2.47%	7.83%	2.95%	4.01%	3.45%	4.95%	4.73%	2.95%
25-49 %	1.20%	3.11%	3.12%	3.48%	3.45%	1.33%	2.34%	1.04%
50-74 %	0.86%	2.22%	1.74%	2.05%	1.56%	1.60%	1.37%	0.76%
75% or more	0.44%	1.59%	1.40%	1.01%	1.39%	0.46%	0.81%	0.51%
Union presence								
No union employees	0.36%	1.13%	1.05%	0.80%	1.21%	0.46%	0.64%	0.55%
Has union employees	1.04%	5.76%	5.28%	2.86%	3.28%	1.27%	3.10%	0.98%
Unknown	1.52%	3.55%	7.45%	3.86%	3.38%	1.84%	3.83%	1.51%
Percent low wage employees **								
50% or more low wage	0.94%	4.10%	3.61%	2.90%	2.32%	1.26%	1.99%	1.08%
Less than 50% low wage	0.59%	1.52%	1.46%	0.96%	1.05%	0.85%	0.84%	0.68%
Unknown	0.92%	3.70%	5.88%	2.57%	2.26%	1.14%	2.30%	0.93%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1997 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

\* Figure does not meet standard of reliability or precision.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.